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7. The process of Claim 1 wherein said oil formulation is a cosmetic oil formulation.

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- 9. The process of Claim 1 wherein said water nanoclusters in said water nanocluster composition are present together with bulk water but constitute the predominant form of water present in said water nanocluster composition.
- 11. A water-in-oil emulsion composition comprised of:

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- (1) about 5 to 50% by weight water containing pentagonal dodecahedral water nanoclusters having at least one dimension of less than about 10 nanometers,
 - (2) about 10 to 90% by weight of an oil formulation and
- (3) about 5 to 50% by weight of one or more surfactants selected from the group consisting of fatty acids, ethoxylates and alcohols.
- 16. The composition of Claim 15 wherein said multi-water cluster arrays are needle-like in form, having at least one dimension less than about 1 nanometer and a second dimension greater than about 3 nanometers



- 17. The composition of Claim 11 wherein said surfactants are clathrated by said water nanoclusters and extend therefrom resulting in reverse micelles of about 3 nanometers in diameter.
- 18. The composition of Claim 16 wherein said surfactants are linearly clathrated in the needle cavity resulting in cylindrically symmetric micelles with a large dimension of about 4 nanometers and a small dimension of about 0.8 nanometers.



22. The composition of Claim 11 wherein the oil formulation is a cosmetic oil formulation selected from the group consisting of soybean, peanut, olive, sesame and paraffin.